

Information to identify the case:

Debtor 1	<u>Nancy Hogel</u>	Social Security number or ITIN	xxx-xx-2242
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-22471-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nancy Hogel
aka Nancy K. Hogel, aka Nancy J. Knight Hogel

10/3/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nancy Hogel
 Debtor

Case No. 19-22471-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.

db
 518317353 +Nancy Hogel, 25 DeCamp Drive, Boonton, NJ 07005-8834
 518317355 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 518317357 +Mercury Card Services, P. O. Box 84064, Columbus, GA 31908-4064
 518317358 Midland Credit Management, Inc., P. O. Box 301030, Los Angeles, CA 90030-1030
 518317358 Northstar Location Services, LLC, 4285 Gennessee Street, Cheektowaga, NY 14225-1943
 518317359 +Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
 518317361 +Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
 518317365 +Township of Boonton - Water & Sewer Dept, 155 Powerville Road, Boonton, NJ 07005-8729
 518317366 +William Marotta, 25 DeCamp Drive, Boonton, NJ 07005-8834

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2019 23:45:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 03 2019 23:45:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Oct 04 2019 03:13:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021

518317351 EDI: CAPITALONE.COM Oct 04 2019 03:13:00 Capital One, P. O. Box 30285,
 Salt Lake City, UT 84130-0285

518317352 EDI: CAPITALONE.COM Oct 04 2019 03:13:00 Capital One, P. O. Box 30258,
 Salt Lake City, UT 84130-0258

518317354 E-mail/Text: camanagement@mtb.com Oct 03 2019 23:45:23 M & T Bank, Lending Services,
 P. O. Box 1288, Buffalo, NY 14240-1288

518317356 +EDI: MERRICKBANK.COM Oct 04 2019 03:13:00 Merrick Bank, P. O. Box 9201,
 Old Bethpage, NY 11804-9001

518317363 EDI: RMSC.COM Oct 04 2019 03:13:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 P. O. Box 965060, Orlando, FL 32896-5060

518317362 EDI: RMSC.COM Oct 04 2019 03:13:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 P. O. Box 965064, Orlando, FL 32896-5064

518318629 +EDI: RMSC.COM Oct 04 2019 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518317360* +Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238

518317364* Synchrony Bank, Attn: Bankruptcy Dept., P. O. Box 965060, Orlando, FL 32896-5060

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com
 Kevin Gordon McDonald on behalf of Creditor M&T Bank kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Michael J. Sweeney on behalf of Debtor Nancy Hogel msweeney@hjslawoffice.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5